

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$47,960	16.89%	\$47,807	\$27,350	57.21%
2	Farmers Ins Co Of WA	21644	WA	\$45,470	16.01%	\$42,175	\$25,058	59.41%
3	Allstate Ins Co	19232	IL	\$19,678	6.93%	\$20,135	\$13,753	68.30%
4	Safeco Ins Co Of IL	39012	IL	\$19,168	6.75%	\$18,397	\$9,286	50.47%
5	Pemco Mut Ins Co	24341	WA	\$13,586	4.78%	\$12,759	\$8,895	69.71%
6	Progressive Northwestern Ins Co	42919	OH	\$7,672	2.70%	\$5,483	\$3,030	55.26%
7	Geico General Ins Co	35882	MD	\$6,761	2.38%	\$6,567	\$6,700	102.02%
8	USAA Cas Ins Co	25968	TX	\$6,646	2.34%	\$6,568	\$3,032	46.16%
9	Pemco Ins Co	18805	WA	\$6,309	2.22%	\$5,823	\$4,514	77.52%
10	United Services Auto Assoc	25941	TX	\$6,238	2.20%	\$6,222	\$4,202	67.53%
11	Progressive Max Ins Co	24279	OH	\$6,053	2.13%	\$5,948	\$3,288	55.27%
12	Hartford Underwriters Ins Co	30104	CT	\$5,130	1.81%	\$5,136	\$2,553	49.70%
13	Mutual Of Enumclaw Ins Co	14761	WA	\$4,923	1.73%	\$5,574	\$5,314	95.33%
14	Mid-Century Ins Co	21687	CA	\$4,916	1.73%	\$4,926	\$5,084	103.20%
15	State Farm Fire And Cas Co	25143	IL	\$4,742	1.67%	\$4,897	\$4,010	81.89%
16	Geico Ind Co	22055	MD	\$4,216	1.48%	\$3,790	\$3,091	81.57%
17	Allstate Prop & Cas Ins Co	17230	IL	\$3,821	1.35%	\$3,428	\$6,758	197.13%
18	Allstate Ind Co	19240	IL	\$3,820	1.35%	\$3,942	\$3,815	96.77%
19	Nationwide Mut Ins Co	23787	OH	\$3,590	1.26%	\$3,411	\$2,974	87.18%
20	Government Employees Ins Co	22063	MD	\$3,512	1.24%	\$3,465	\$2,919	84.26%
21	Safeco Ins Co Of Amer	24740	WA	\$3,132	1.10%	\$3,134	\$1,199	38.26%
22	Liberty Mut Fire Ins Co	23035	MA	\$3,115	1.10%	\$2,670	\$1,841	68.97%
23	Encompass Ins Co Of America	10071	IL	\$3,012	1.06%	\$2,197	\$1,454	66.19%
24	Metropolitan Cas Ins Co	40169	RI	\$2,975	1.05%	\$2,843	\$1,944	68.40%
25	Country Mut Ins Co	20990	IL	\$2,298	0.81%	\$0	\$0	0.00%
26	Grange Ins Assn	22101	WA	\$2,248	0.79%	\$2,273	\$1,404	61.80%
27	Unigard Ins Co	25747	WA	\$2,016	0.71%	\$2,131	\$1,495	70.16%
28	Amex Assur Co	27928	IL	\$1,981	0.70%	\$1,972	\$1,614	81.86%
29	Property & Cas Ins Co Of Hartford	34690	IN	\$1,801	0.63%	\$1,536	\$2,067	134.59%
30	Viking Ins Co Of WI	13137	CO	\$1,722	0.61%	\$1,566	\$12	0.74%
31	Geico Cas Co	41491	MD	\$1,603	0.56%	\$1,739	\$1,009	58.04%
32	North Pacific Ins Co	23892	OR	\$1,551	0.55%	\$1,574	\$886	56.32%
33	American Commerce Ins Co	19941	OH	\$1,490	0.52%	\$1,324	\$1,122	84.73%
34	Financial Ind Co	19852	CA	\$1,470	0.52%	\$1,509	\$1,024	67.89%
35	AIU Ins Co	19399	NY	\$1,456	0.51%	\$1,559	\$617	39.58%
36	National Merit Ins Co	39004	WA	\$1,318	0.46%	\$1,310	\$682	52.06%
37	Dairyland Ins Co	21164	WI	\$1,259	0.44%	\$1,187	\$634	53.37%
38	Progressive Classic Ins Co	42994	WI	\$1,164	0.41%	\$790	\$504	63.76%
39	General Ins Co Of Amer	24732	WA	\$1,145	0.40%	\$1,038	\$938	90.30%
40	Unitrin Auto & Home Ins Co	16063	NY	\$1,107	0.39%	\$968	\$1,144	118.19%
All 173 Other Companies				\$21,863	7.70%	\$25,049	\$16,434	65.61%
Totals (Loss Ratio is average)				\$283,939	100.00%	\$274,821	\$183,648	66.82%

(1)Excluding all Loss Adjustment Expenses (LAE)